

NVB 3001 (Effective 1/21)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEVADA		PROOF OF INTEREST
Name of Debtor: <b>Meta Materials, Inc</b>	Case Number: <b>24-50792</b>	<p>RECEIVED AND FILED</p> <p>DEC 17 2024</p> <p>U.S. BANKRUPTCY COURT MARY A. SCHOTT, CLERK</p> <p>COURT USE ONLY</p>
<p>1. Name and address of holder of the Equity Interest (the person or entity holding an Equity Interest in the Debtor. Referred to hereinafter as the "Interest holder"):</p> <p><b>Ryan Fabry</b> <b>32 Calico Lane</b> <b>Agawam MA 01001</b></p> <p>Telephone Number: <b>860 748 3265</b></p> <p><input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of interest relating to your interest. Attach copy of statement giving particulars.</p> <p><input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court or the Debtors in this case.</p> <p><input type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the Debtors.</p>		
<p>NOTE: This form SHOULD NOT be used to make a claim against the Debtor for money owed. A separate Proof of Claim form should be used for that purpose. This form should only be used to assert an Equity Interest in the Debtor. An Equity Interest is any right arising from any capital stock and any equity security in any of the Debtor. An equity security is defined in the Bankruptcy Code as (a) a share in a corporation whether or not transferable or denominated stock or similar security, (b) interest of a limited partner in a limited partnership, or (c) warrant or right other than a right to convert, to purchase, sell, or subscribe to a share, security, or interest of a kind specified in subsection (a) or (b) herein.</p>		
Account or other number by which Interest holder identifies Debtor: <b>X48-593036</b>	<p>Check here if this claim:</p> <p><input type="checkbox"/> replaces a previously filed Proof of Interest dated: _____</p> <p><input type="checkbox"/> amends a previously filed Proof of Interest dated: _____</p>	
<p>2. Name and Address of any person or entity that is the record holder for the Equity Interest asserted in this Proof of Interest:</p> <p>Fidelity Brokerage Services LLC 900 Salem St, Smithfield, RI 02917</p> <p>Telephone Number: (800) 544-6666</p>	<p>3. Date Equity Interest was acquired: <b>06/21/2021</b></p> <p><i>See attached supplements for additional details</i></p>	
4. Total amount of member interest: <b>88,100 Shares for \$18,849.99</b>	5. Certificate number(s): <b>Maintained at Brokerage</b>	
<p>6. Type of Equity Interest:</p> <p>Please indicate the type of Equity Interest you hold:</p> <p><input checked="" type="checkbox"/> Check this box if your Equity Interest is based on an actual member interest held in the Debtor.</p> <p><input type="checkbox"/> Check this box if your Equity Interest is based on anything else and describe that interest:</p> <p>Description: _____</p>		
<p>7. Supporting Documents: Attach copies of supporting documents, such as stock certificates, option agreements, warrants, etc. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.</p>		
<p>8. Date-Stamped Copy: To receive an acknowledgement of the filing of your Proof of Interest, enclose a stamped, self-addressed envelope and copy of this Proof of Interest.</p>		
<p>9. Signature:</p> <p>Check the appropriate box.</p> <p><input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. (See Bankruptcy Rule 3005.)</p> <p>(Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.)</p> <p>I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.</p> <p>Print Name: <b>Ryan Fabry</b></p> <p>Title: <b>Self</b></p> <p>Company: _____ Address and telephone number (if different from notice address above): _____</p> <p><b>32 Calico Lane</b></p> <p><b>Agawam MA 01001</b></p> <p>(Signature) _____ (Date) <b>December 16, 2024</b></p> <p>Telephone number: (860) 748-3265 email: <b>rfabry@msn.com</b></p>		

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

META MATERIALS INC COM NEW ISIN #US59134N3026 SEDOL #BQ67J98									
Acquired	Date Sold	Quantity	Cost Basis	Cost Basis Per Share	Proceeds	Proceeds Per Share	Short-Term Gain/Loss	Long-Term Gain/Loss	
Jun-21-2021	Aug-09-2024	0.01	\$16.36	\$1,636.00	\$0.01	\$1.00	--	(\$16.35)	
Mar-08-2023	Aug-09-2024	20	\$1,100.00	\$55.00	\$22.00	\$1.10	--	(\$1,078.00)	
Mar-08-2023	Aug-09-2024	160	\$8,800.00	\$55.00	\$176.00	\$1.10	--	(\$8,624.00)	
Mar-08-2023	Aug-09-2024	19.99	\$1,124.46	\$56.25	\$21.99	\$1.10	--	(\$1,102.47)	
Mar-31-2023	Aug-09-2024	10.88	\$442.82	\$40.70	\$11.97	\$1.10	--	(\$430.85)	
Apr-14-2023	Aug-09-2024	0.37	\$8.03	\$21.70	\$0.41	\$1.11	--	(\$7.62)	
Apr-14-2023	Aug-09-2024	17.93	\$386.39	\$21.55	\$19.72	\$1.10	--	(\$366.67)	
May-31-2023	Aug-09-2024	15.12	\$329.01	\$21.76	\$16.63	\$1.10	--	(\$312.38)	
Jun-01-2023	Aug-09-2024	0.45	\$9.45	\$21.00	\$0.49	\$1.09	--	(\$8.96)	
Jun-01-2023	Aug-09-2024	5.25	\$110.25	\$21.00	\$5.78	\$1.10	--	(\$104.47)	
Jul-14-2023	Jun-07-2024	290	\$5,391.11*	\$18.59	\$980.17	\$3.38	(\$4,410.94)	--	
Oct-31-2023	Jun-07-2024	1	\$12.39*	\$12.39	\$3.38	\$3.38	(\$9.01)	--	
Oct-31-2023	Jun-07-2024	47.73	\$590.42*	\$12.37	\$161.32	\$3.38	(\$429.10)	--	
Oct-31-2023	Jun-07-2024	220.5	\$2,734.20*	\$12.40	\$745.27	\$3.38	(\$1,988.93)	--	
Nov-01-2023	Jun-07-2024	0.77	\$8.64*	\$11.22	\$2.60	\$3.38	(\$6.04)	--	
May-21-2024	Jun-06-2024	71	\$233.59*	\$3.29	\$279.39	\$3.94	\$45.80	--	



INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

FIDELITY ACCOUNT RYAN FABRY - INDIVIDUAL TOD

► Account Number: X48-593036

Envelope # BPPQHZBBBLGLZ

### Your Account Value:

**\$9,733.29**

Change from Last Period:

▼ \$2,995.89

Total Including Other Holdings<sup>1</sup>:

\$23,008.61

	This Period	Year-to-Date
<b>Beginning Account Value</b>	<b>\$12,729.18</b>	<b>\$124.14</b>
Additions	-	17,505.00
Subtractions	-	-5,000.19
Transaction Costs, Fees & Charges	-	-0.19
Change in Investment Value *	-2,995.89	-2,895.66
<b>Ending Account Value **</b>	<b>\$9,733.29</b>	<b>\$9,733.29</b>

### Other Holdings <sup>1</sup>

Stock Plans \$13,275.32

**Total Including Other Holdings \$23,008.61**

**Contact Information**

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Stock Plan Services	(800) 544-9354
Sun 5pm - Sat 12am ET	

- <sup>1</sup> Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.
- \* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
- \*\* Excludes unpriced securities.





INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

## Account Summary

### Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
3	GENERAL INVESTMENTS			
	FIDELITY ACCOUNT RYAN FABRY - INDIVIDUAL TOD	X48-593036	\$12,729.18	\$9,733.29
	Ending Account Value		\$12,729.18	\$9,733.29

### Other Holdings<sup>1</sup>

Page	Account Type/Name	Beginning Value	Ending Value
7	<b>STOCK PLAN</b>		
	Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.		
7	STOCK OPTIONS - UNITEDHEALTH STOCK OPTNS	\$1,667.06	\$2,328.64 <sup>v</sup>
7	EMPLOYEE STOCK PURCHASE - UNITEDHEALTH CONTRIBUTION	3,923.55	4,795.45 <sup>v</sup>
	STOCK APPRECIATION RIGHTS - UNITEDHEALTH SAR	0.00	0.00 <sup>v</sup>
8	RESTRICTED STOCK UNITS - UNITEDHEALTH RSU	5,957.56	6,151.23 <sup>v</sup>
	<b>Total Including Other Holdings</b>	<b>\$24,277.35</b>	<b>\$23,008.61</b>

<sup>1</sup> Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

<sup>v</sup> Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested and may not reflect withdrawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.

Total Account Trades Dec 2022 - Nov 2023: 0



INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

## Account Summary

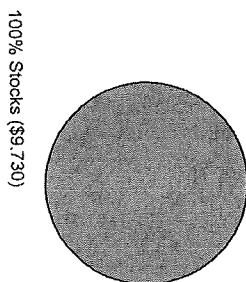
Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

Account Value: **\$9,733.29**

Account Holdings

Change in Account Value **▼ \$2,995.89**

	This Period	Year-to-Date
Beginning Account Value	\$12,729.18	\$124.14
Additions	-	17,505.00
Deposits	-	17,505.00
Subtractions	-	-5,000.19
Withdrawals	-	-5,000.00
Transaction Costs, Fees & Charges	-	-0.19
Change in Investment Value *	-2,995.89	-2,895.66
Ending Account Value	\$9,733.29	\$9,733.29



### Top Holdings

Description	Value	Percent of Account
Meta Materials INC Com Isin #US59134N1046 Sedol #Bksvcx7	\$7,638	78%
Fingermotion INC Com	1,607	17
Global Tech Inds Group INC Com	399	4
<b>Total</b>	<b>\$9,645</b>	<b>99%</b>

Please note that, due to rounding, percentages may not add to 100%.

### Income Summary

	This Period	Year-to-Date
<b>Taxable</b>	<b>\$0.60</b>	<b>\$8.52</b>
Dividends	-	1.16
Interest	0.60	7.36
<b>Total</b>	<b>\$0.60</b>	<b>\$8.52</b>

**Free credit balances (FCB)** include cash credits from the sale of long positions, deposits, cash dividends, and interest payments which have not been transferred to a money market fund or FDIC core position. FCB also includes positions, FCASH and credit balances that exceed the amount required to satisfy your margin obligations. Refer to the back of your statement for more information.

Free Credit Balance **\$2.37**

Total Account Trades Dec 2022 - Nov 2023: 0





INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

1 Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

► In an effort to streamline and enhance statement viewability, we're removing the Core Account Cash Flow table from statements beginning in October 2023. 1106074.1.0

### Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
<b>Net Short-term Gain/Loss</b>	-	768.89
Short-term Gain	-	768.89
<b>Net Gain/Loss</b>	-	\$768.89

## Holdings

### Core Account

Description	Beginning Market Value Nov 1, 2023	Quantity Nov 30, 2023	Price Per Unit Nov 30, 2023	Ending Market Value Nov 30, 2023	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2023	EAI (\$) / EY (%)
CASH	\$4,009.18	2.370	\$1.0000	\$2.37	not applicable	not applicable	-

For balances below \$99,999,999.99, the current interest rate is 2.69%.

Total Core Account (0% of account holdings) \$4,009.18

\$2.37

### Stocks

Description	Beginning Market Value Nov 1, 2023	Quantity Nov 30, 2023	Price Per Unit Nov 30, 2023	Ending Market Value Nov 30, 2023	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2023	EAI (\$) / EY (%)
<b>Common Stock</b>							
CREATD INC COM (VOCL)	unavailable	6,475.000	\$0.0132	\$85.47	\$107.16	-\$21.69	-
FINGERMOTION INC COM (FNGR)	1,710.28	380.000	4.2300	1,607.40	2,548.26	-940.86	-
GLOBAL TECH INDS GROUP INC COM (GTII)	475.72	780.000	0.5125	399.75	795.60	-395.85	-
META MATERIALS INC COM (MMAT)	6,534.00	81,000.000	0.0943	7,638.30	21,063.53	-13,425.23	-



INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

## Holdings

Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

### Stocks (continued)

Description	Beginning Market Value Nov 1, 2023	Quantity Nov 30, 2023	Price Per Unit Nov 30, 2023	Ending Market Value Nov 30, 2023	Total Cost Basis	Unrealized Gain/Loss Nov 30, 2023	EAI (\$) / EY (%)
<b>Common Stock (continued)</b>							
NEXT BRIDGE HYDROCARBONS INC	unavailable	26,804.000	-	unavailable	77,597.58	unavailable	-
\$0.0001 NEVADA							-
Total Common Stock (100% of account holdings)	\$8,720.00			\$9,730.92	\$102,112.13	-\$14,783.63	-
Total Stocks (100% of account holdings)	\$8,720.00			\$9,730.92	\$102,112.13	-\$14,783.63	-

### Total Holdings

\$9,733.29 \$102,112.13 -\$14,783.63 \$0.00

All positions held in cash account unless indicated otherwise.

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

## Activity

### Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Transaction Cost	Amount
11/02	CREATD INC COM	225265107	You Bought	6,475.000	\$0.01655	-	-\$107.16
11/02	FINGERMOTION INC COM	31788K108	You Bought	94.000	5.90000	-	-554.60
11/02	META MATERIALS INC COM	59134N104	You Bought	100.000	0.12390	-	-12.39
11/02	META MATERIALS INC COM	59134N104	You Bought	4,773.000	0.12370	-	-590.42
11/02	META MATERIALS INC COM	59134N104	You Bought	22,050.000	0.12400	-	-2,734.20
11/03	META MATERIALS INC COM	59134N104	You Bought	77.000	0.11219	-	-8.64
Total Securities Bought							-\$4,007.41
Net Securities Bought & Sold							-\$4,007.41



INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

## Activity

Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

### Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
11/30	CASH	315994103	Interest Earned	-	-	\$0.60
Total Dividends, Interest & Other Income						\$0.60

### Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account		Transaction		Description	Quantity	Price	Amount	Balance
Date	Type							
11/02	CASH	You Sold		CASH @ 1	-3,998.770	\$1.0000	-\$3,998.77	\$10.41
11/03	CASH	You Sold		CASH @ 1	-8.640	1.0000	-8.64	1.77
11/30	CASH	Reinvestment		CASH NET INT REINVEST	0.600	1.0000	0.60	2.37
Total Core Fund Activity							-\$4,006.81	

### Open Orders as of November 30, 2023

Date Entered	Exp. Date	Security Name	Description	Quantity	Limit Price	Market Price
08/31/23	02/27/24	GLOBAL TECH INDSGROUP INC COM (GTII)	Sell Limit Aon	780.000	\$2.25000	\$0.5125

Expiration date details are available online or can be provided upon request.





Stock Plans

Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.

Stock Options - UNITEDHEALTH STOCK OPTNS

Stock Options Summary

	Number of Options	Price Per Share	Total Value 3	Number of Options	Price Per Share	Total Value 3
Total Unvested Options	November 1, 2023	November 1, 2023	November 1, 2023	November 30, 2023	November 30, 2023	November 30, 2023
	38	\$535.56000	\$1,667.06	38	\$552.97000	\$2,328.64
Total Options	38	\$535.56000	\$1,667.06	38	\$552.97000	\$2,328.64

Grant Balances

Grant Date	Expiration Date	Grant ID	Grant 4 Type	Grant Price	Total Options	Options Exercised	Options Cancelled	Total Options	Total Value 3
02/23/2023	02/23/2033	2020NQ247	NSO	\$491.69	38	0	0	38	\$2,328.64
Total					38	0	0	38	\$2,328.64

- 3 Stock Options values are calculated using the previous price per share minus the grant price from Grant Balance Section multiplied by the number of Options or zero, whichever is greater. Fair Market Value is determined under your Plan rules and Option grant. Actual values of exercises may vary.
- 4 NSO = Non-Qualified Stock Option

Employee Stock Purchase - UNITEDHEALTH CONTRIBUTION

Employee Stock Purchase Contribution Summary

Offering Period	Plan Type	Payroll Deduction	Employee Contributions (less withdrawals And adjustments)	Total Withdrawals	Total Adjustments
07/02/2023-01/01/2024	Section 423 Qualified	8.000%	\$4,795.45	\$0.00	\$0.00
Future Offering Periods		10.000%			
Total for all Offering Periods			\$4,795.457	\$0.008	\$0.0011



INVESTMENT REPORT  
November 1, 2023 - November 30, 2023

## Stock Plans

Account # X48-593036  
RYAN FABRY - INDIVIDUAL - TOD

### Employee Stock Purchase - UNITEDHEALTH CONTRIBUTION (continued)

- 7 Employee Contribution balance reflects accumulated cash amount of payroll deductions in Employee Stock Purchase.  
8 Total withdrawal values include cumulative withdrawals taken during the offering period.  
11 Adjustment reflects a correction to or change in the outstanding contribution balance.

### Restricted Stock Units - UNITEDHEALTH RSU

#### Restricted Stock Units Summary

Unvested Units	Price Per Share	Total Value 9	Unvested Units	Price Per Share	Total Value 9
November 1, 2023	November 1, 2023	November 1, 2023	November 30, 2023	November 30, 2023	November 30, 2023
11	\$535.56000	\$5,957.56	11	\$552.97000	\$6,151.23

#### Unit Balances

Grant Date	Grant ID	Unvested Units	Units 12 Vested	Units 10 Cancelled	Unvested Units	Value of 9 Unvested Units
		November 1, 2023			November 30, 2023	
02/23/2023	2020RSU371	11.12	0.00	0.00	11.12	\$6,151.23
<b>Total</b>		<b>11.12</b>	<b>0.00</b>	<b>0.00</b>	<b>11.12</b>	<b>\$6,151.23</b>

- 9 Restricted Stock Units values are calculated using the previous per share price multiplied by the number of unvested Units, but not including unaccepted Units. Fair Market Value is determined under your Plan rules and Unit grant. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your Unit agreement for your actual Unit values and payment calculation.  
10 Units cancelled include expirations, forfeitures, and cancellations.  
12 Units vested includes the units withheld for your total cost, tax withholding, and any applicable fees.



## Information About Your Fidelity Statement

Lost or Stolen Cards For 24-hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5363 for Fidelity® Debit Card.  
**Additional Information with Fidelity** Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.  
**Cost Basis, Gain/Loss, and Holding Period Information** NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.  
**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds.

## Additional Information About Your Brokerage Account, If Applicable

**Free credit balances (FCB)** are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC), and do not count toward your margin and maintenance requirements. **Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA)** are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment Shares** credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g., \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

using the FIFO method if shares were purchased at different times or prices. Statement Mailing We deliver statements at least four times during the calendar year for any account with a balance.

**Statement Discrepancies** Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

**Material Changes** Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s). **Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results.** Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit [Fidelity.com/performance](http://Fidelity.com/performance) for most recent month-end performance.

**Sales Loads & Fees** Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

**Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

**SIPC Securities** in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

**Fidelity Investments** Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS,** which clears all transactions through its affiliate, **NFS.** NFS carries all brokerage accounts, **FBS** and **NFS** are members of the NYSE and SIPC. Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR, LLC.

**FPWA Services** Fidelity Go®, Fidelity Managed Fundfolios™ and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Large Cap Equity Strategy, the Fidelity® Intermediate Municipal Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (PPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR, LLC.

**Miscellaneous** Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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